

IMPLEMENTATION OF DEPOSIT AND NON-DEPOSIT SYSTEMS IN AQUACULTURE: AN ISLAMIC ECONOMICS PERSPECTIVE

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Kata Kunci:

*Jual Beli,
Petambak,
Hukum
Ekonomi
Syariah*

Abstrak

Penelitian ini bertujuan untuk mengkaji bagaimana praktik penentuan harga jual beli pakan udang antara petambak deposit dan non-deposit di BUMKAM, serta untuk mengevaluasi perbedaan harga tersebut dari perspektif Hukum Ekonomi Syariah. Penelitian ini adalah penelitian lapangan (field research) yang menggunakan sumber data primer dan sekunder. Metode yang digunakan untuk mengumpulkan data meliputi observasi, wawancara, dan dokumentasi, yang kemudian dianalisis secara kualitatif dengan pendekatan induktif. Hasil penelitian menunjukkan bahwa ada perbedaan harga dalam praktik jual beli antara petambak deposit dan non-deposit, dimana petambak deposit mendapatkan potongan harga sebesar 5% dengan syarat tertentu. Transaksi ini dilakukan berdasarkan kesepakatan dan rasa saling rela antara kedua belah pihak. Perjanjian antara petambak deposit dan BUMKAM dilakukan secara lisan karena dianggap lebih praktis dan cepat. Ketidakstabilan stok barang bukan disebabkan oleh potongan harga atau penimbunan barang, melainkan karena penurunan suplai dari distributor yang berada di luar kendali BUMKAM. Dari perspektif Hukum Ekonomi Syariah, praktik jual beli ini dianggap sah. Diskon yang diberikan tidak mengandung unsur tadlis (penipuan), najasy (penawaran palsu), atau gharar (ketidakpastian). Penetapan harga sesuai dengan prinsip-prinsip harga dalam Islam, memenuhi syarat-syarat yang diperlukan untuk menghasilkan harga yang adil. Jual beli yang dilakukan tidak bertentangan dengan syariat, dan syarat serta rukunnya terpenuhi. Transaksi dilakukan dengan kerelaan antara petambak dan BUMKAM, tanpa adanya unsur paksaan.

Keywords:

*Aquaculturist,
Sharia
Economic
Law, Trading*

Abstract

This study aims to examine how the practice of determining the selling price of shrimp feed between deposit and non-deposit aquaculturist at BUMKAM, and to evaluate these price differences from the perspective of Islamic Economic Law. This research is field research that uses primary and secondary data sources. The methods used to collect data include observation, interviews, and documentation, which are then analyzed qualitatively with an inductive approach. The results of the study show that there is a price difference in the buying and selling practices between

deposit and non-deposit aquaculturists, where deposit aquaculturists receive a 5% discount under certain conditions. These transactions are conducted based on mutual agreement and willingness between both parties. The agreements between deposit aquaculturists and BUMKAM are made orally because it is considered more practical and faster. The instability of stock is not caused by the discount or hoarding of goods, but rather due to a decrease in supply from distributors which is beyond BUMKAM's control. From the perspective of Islamic Economic Law, this buying and selling practice is considered legitimate. The discount provided does not contain elements of *tadlis* (fraud), *najasy* (false bidding), or *gharar* (excessive uncertainty). The pricing is in accordance with Islamic pricing principles, meeting the necessary conditions to produce a fair price. The transactions conducted do not contradict Sharia, and all conditions and requirements are met. The transactions are carried out with the mutual consent of the aquaculturists and BUMKAM, without any element of coercion.

INTRODUCTION

Buying and selling shrimp feed is one of the crucial aspects in the aquaculture industry, particularly in shrimp farming. High-quality shrimp feed significantly determines the success of shrimp cultivation and productivity.¹ In this era of globalization, the aquaculture world continues to evolve alongside the increasing demand for shrimp as a food commodity. Countries like Vietnam and Indonesia are major producers of shrimp and also the largest markets for shrimp feed. This industry is expected to continue growing with significant increases in shrimp production and exports.²

Most shrimp aquaculturists in various countries rely on a few large feed producers that dominate the market. One example of a major company is BioMar A/S, which has control over the price and supply of feed. This dependence puts small-scale aquaculturists in a weak bargaining position, especially in feed price negotiations.³

In Indonesia's local context, the price of shrimp feed tends to fluctuate due to various factors, including raw material prices (such as fish meal and soybeans), production costs, and market conditions.⁴ These price fluctuations can greatly affect the sustainability of shrimp farming businesses, especially for small-scale aquaculturists who have thinner profit margins.⁵

The practice of buying and selling shrimp feed in Indonesia is often lacking in transparency. Information regarding prices, quality, and availability of feed is not always easily accessible to aquaculturists.⁶ The lack of transparency can lead to practices of fraud and exploitation, where aquaculturists may be subjected to unfair pricing or receive feed of lower quality than promised. This is different from the buying and selling of feed in the village of Bumi Dipasena Utama, which operates with a system involving both Deposit and Non-Deposit transactions for raw materials used in shrimp farming, such as shrimp feed and medicine. Shrimp farmers who choose deposit transactions store their funds in BUMKAM in the form of balances of varying amounts. These balances are deducted as needed when they purchase goods and are not deducted if not used, similar to the wadi'ah savings process described in the research by Fatonah Ulfa et al. Conversely, non-deposit shrimp farmers do not maintain balances in BUMKAM.⁷ The selling prices of goods also differ between deposit and non-deposit customers, with a price differential for the same products. Deposit customers receive lower prices compared to non-deposit customers. This creates elements of

¹ Mahasyin Adi Pramono, Ika Purnamasari, dan M. Khairul Anam, "Analisis Kelayakan Finansial Pembesaran Benur Udang Vannamei (*Litopenaeus Vannamei*) dari Naupli Sampai Post Larva, di BPBAP Situbondo, Instalasi Tuban Jawa Timur," *Jurnal Agrimanex: Agribusiness, Rural Management, and Development Extension* 4, no. 1 (30 September 2023): 101–12, <https://doi.org/10.35706/agrimanex.v4i1.8694>.

² Sumpeno Putro, "Peran Mutu Dalam Menunjang Ekspor Udang Nasional," *Squalen* 3, no. 1 (2008): 1–6, <https://doi.org/10.15578/squalen.164>.

³ Top 5 Shrimp Feed Companies in the World," 2024, <https://www.imaregroup.com/top-shrimp-feed-companies>.

⁴ Rr. Citra P. Kusuma Anggraini et al., "The Potential Use of Crude Glycerin as an Alternative Feed and Its Effect on the Growth of Mutiara Catfish (*Clarias gariepinus*)," *Agrikan Jurnal Agribisnis Perikanan* 16, no. 2 (2023): 157–64, <https://doi.org/10.52046/agrikan.v16i2.1763>.

⁵ Ika Purnamasari, Mukti Ali, dan A Fajar Habibullah, "ANALISIS PENDAPATAN DAN RISIKO USAHA BUDIDAYA UDANG VANAME (*Litopenaeus vannamei*) DI DESA GLAGAH KECAMATAN GLAGAH KABUPATEN LAMONGAN," *Grouper* 13, no. 1 (1 April 2022): 94–99, <https://doi.org/10.30736/grouper.v13i1.111>.

⁶ Muhammad Idham Shilman et al., "Efisiensi Pemberian Pakan Pada Usaha Pembesaran Udang Vaname (*Litopenaeus Vannamei*) Pola Tambak Intensif Pusat Unggulan Teknologi (PUT) Politeknik Negeri Pontianak di Mempawah," *MANFISH JOURNAL* 4, no. 1 (1 April 2023): 19–26, <https://doi.org/10.31573/manfish.v4i1.483>.

⁷ Fatonah Ulfa, Ulil Albab, dan Mawardi Mawardi, "PUBLIC UNDERSTANDING OF THE WADI'AH AGREEMENT AND THE DECISION TO SAVE AT INDONESIAN SHARIA BANK," *Jurnal Ilmu Pendidikan dan Ekonomi, WIDYA BALINA* 8, no. 2 (2023): 7, <https://journal.staidenpasar.ac.id/index.php/wb/article/view/440>.

favoritism and unfairness between the two consumer groups. However, the initial purpose of establishing BUMKAM was to facilitate and assist the community in meeting the needs of shrimp farming. One factor that makes aquaculturists reluctant to participate in the deposit system is that their finances are not yet fulfilled, and sometimes there are urgent matters to attend to. Consequently, some aquaculturists may have personal preferences or beliefs that make them uncomfortable with the idea of depositing their money. Additionally, this is also in line with the common needs of society where transactions are typically conducted both in cash and non-cash methods.⁸

Based on the above regarding the practices of deposit and non-deposit shrimp aquaculturists in the context of Islamic economic law, it is important because there are reasons related to muamalah in daily life. Muamalah is an Islamic term that refers to the aspects of transactions and economic interactions involving humans. Literally, muamalah means relationships or social interactions in daily life. The concept of muamalah in life covers various aspects, ranging from buying and selling transactions.⁹

In everyday life, the concept of muamalah becomes very important as it involves interactions between individuals, groups, or society in general. Economic activities such as trading.¹⁰ The practice of muamalah in society sometimes disregards the applicable Islamic laws (shari'a), leading to potential harm between parties. These harms may relate to the objects involved or the prices set.¹¹ Muamalah as a form of development, including economic development, should aim to realize the welfare of the entire society based on the principles of democracy, solidarity, and inherent kinship. It should also provide ample opportunities for all economic actors to participate according to their respective fields of business.¹²

The concept of muamalah in life is governed by Islamic principles that regulate behavior and procedures in transactions. These principles include honesty, justice, clear agreements, as well as avoiding riba (interest) and practices that harm others.¹³ Regarding this matter, there are reasons that influence it, namely, first, the principle of justice ('adl) in Islam demands that every transaction be conducted fairly without discrimination. The significant price difference between deposit and non-deposit shrimp aquaculturists creates injustice that needs to be examined because it concerns fairness for the shrimp aquaculturists in Bumi Dipasena Utama whether it has been perceived as fair for the aquaculturists in Bumi Dipasena Utama or not. Second, this research has direct implications for the economic welfare of the aquaculturists. By understanding the impact of the deposit

⁸ Azka Nuriah et al., "TINJAUAN EKONOMI ISLAM TERHADAP PENERAPAN JUAL BELI IKAN SISTEM JIZĀF DI PASAR IKAN GUDANG LELANG," *Minhaj: Jurnal Ilmu Syariah* 5, no. 1 (2 Januari 2024): 19–27, <https://doi.org/10.52431/minhaj.v5i1.2052>.

⁹ Nurul Azizah Surury dan Ahmad Ibrahim Badry, "Filsafat Hukum Ekonomi Syariah Pada Akad-Akad Perbankan Syariah Di Indonesia," *Innovative: Journal Of Social Science Research*, 4, no. 3 (2024): 4756–4773, <https://doi.org/10.31004/innovative.v4i3.10813%0A>.

¹⁰ R. Ratiwi et al., "MANAJEMEN KEUANGAN KELUARGA DALAM ISLAM MENURUT PANDANGAN FIQH MUAMALAH," *Jurnal Ilmu Hukum, Sosial, Dan Humaniora* 1, no. 1 (2023): 103–113, <https://doi.org/10.572349/kultura.v1i1.129>.

¹¹ Syamsul Hadie Alhan dan Arif Ismunandar, "Tinjauan Muamalah terhadap Praktik Jasa Pemancingan (Studi Kasus di Desa Adiluwih, Kecamatan Adiluwih, Pringsewu)," *Mu'malatuna: Jurnal Ekonomi Syariah* 5, no. 2 (19 Februari 2023): 3, <https://doi.org/10.36269/v5i2.1412>.

¹² Riska Firnanda, Nina Ramdhani W, dan Ruslaini Ruslaini, "ANALISIS PEMBERDAYAAN EKONOMI MASYARAKAT MELALUI HOME INDUSTRY DI DESA KARANG ANYAR KABUPATEN PESAWARAN MENURUT PERSPEKTIF EKONOMI ISLAM," *Mu'malatuna: Jurnal Ekonomi Syariah* 5, no. 1 (25 Juli 2022), <https://doi.org/10.36269/v5i1.1088>.

¹³ Helmy Syamsuri, Abdul Wahab, dan Sabbar Dahham Sabbar, "PERSPEKTIF SUMBER HUKUM SISTEM EKONOMI ISLAM: MEMBANGUN KELEMBAGAAN EKONOMI ISLAM," *AKMEN: Akutansi dan Manajemen* 21, no. 1 (2024): 180–189, <https://doi.org/10.37476/akmen.v21i1.4613>.

and non-deposit system on the economic lives of the aquaculturists, this research can provide recommendations that help improve their welfare and ensure that the initial purpose of establishing BUMKAM to facilitate and assist the community is achieved. Overall, this research will enrich the literature of Islamic economic law and provide practical recommendations for BUMKAM, ensuring that Sharia principles are effectively applied in the aquaculture industry, and enhancing economic welfare and social justice for all parties involved.

RESEARCH METHOD

Research method is a systematic approach used to collect data with specific objectives and defined purposes. This method aims to obtain valid and reliable information, intending to discover, develop, and test specific knowledge. The data obtained through this research method are expected to be used to understand, address, and anticipate various relevant issues. In this context, a method can be defined as procedures or steps used to conduct research. Although various types of research are conducted, including social sciences, scientific experiments, or applied research, they all share the same ultimate goal, which is to address existing problems. By using the appropriate research method, researchers can generate valuable and relevant findings for society. Therefore, selecting the appropriate research method is key to the success of conducting research.¹⁴

In this research, the author employs the Field Research method, conducted directly in the field with the aim of identifying and resolving in-depth issues. The study focuses on direct examination at BUMKAM Bumi Dipasena Utama, East Rawjitu Sub-district. This research adopts a qualitative descriptive approach.

In determining the sample, the researcher utilizes the Purposive Sampling technique, which involves selecting samples based on specific considerations. Therefore, the researcher is required to make certain considerations and criteria regarding the research object. The criteria or characteristics of the required samples in this research are as follows:

1. Residing in Desa Bumi Dipasena Utama.
2. Being a shrimp farmer, either deposit or non-deposit.
3. Officials of BUMKAM Desa Bumi Dipasena Utama.
4. Shrimp aquaculturists, either deposit or non-deposit, willing to be interviewed.

Based on these criteria, only 6 individuals meet the criteria, consisting of 2 officials of BUMKAM Desa Bumi Dipasena Utama, 2 shrimp aquaculturists as depositors, and 2 shrimp aquaculturists as non-depositors. In conducting the research, the researcher employs source triangulation.

RESULTS AND DISCUSSION

Determination of buying and selling prices for goods from deposit and non-deposit Aquaculturist in village-owned enterprises (BUMKAM).

The village of Bumi Dipasena Utama is located in the Administrative District of East Rawa Jitu, Tulang Bawang Regency, Lampung Province. This village has well-defined boundaries, bordered by Bumi Dipasena Agung to the north, Bumi Sentosa to the south,

¹⁴ Nana Darna dan Elin Herlina, "Memilih Metode Penelitian Yang Tepat : Bagi Penelitian Bidang Ilmu Manajemen, Journal Manajemen," *Ekonomologi: Jurnal Ilmu Manajemen Universitas Galuh Ciamis* 5, no. 1 (2018): 288, <http://dx.doi.org/10.2827/jcim.v5i1.1359>.

Rawajitu Selatan to the west, and the Java Sea to the east. Covering an area of 1,481.59 hectares, the territory of Bumi Dipasena Utama village is quite extensive, with diverse natural resource potentials.

In terms of accessibility or distance from governmental centers, Bumi Dipasena Utama village is situated 10 km from the district's administrative center, 130 km from the regency's administrative center, 325 km from the provincial administrative center, and 535 km from the central governmental center. These varying distances reflect the level of remoteness of the village from larger governmental centers.

The main characteristic of Bumi Dipasena Utama village is its coastal location, with the majority of its inhabitants engaged in fishing or the fisheries sector. The dominant natural resources in this village are fisheries and shrimp. Based on the allocation of land, the village's territory can be divided into residential areas and fisheries areas. This indicates that the existence of this village is highly dependent on the fisheries sector as the primary source of livelihood for its residents.¹⁵

There are various pricing determinations, including cost-based pricing, perceived value-based pricing, competitive pricing, or special pricing strategies such as discounts and promotions. BUMKAM provides two main types of goods, namely shrimp feed and agricultural supplies (saprotan). BUMKAM offers various brands of shrimp feed, from the cheapest to the most expensive, with prices increasing according to the quality of the feed. Meanwhile, agricultural supplies include urea fertilizer, pearl fertilizer, shrimp vitamins, and others. In practice, BUMKAM distinguishes between deposit and non-deposit buyers. Deposit aquaculturists are those who deposit initial funds at BUMKAM as a deposit. The agreement between deposit aquaculturists and BUMKAM is made verbally, and this deposit money becomes the sole responsibility of BUMKAM. The accumulated funds are recorded in a deposit fund ledger and used as additional capital by BUMKAM. The deposit money is then used as a valid payment tool when deposit aquaculturists take goods such as feed and agricultural supplies. Each transaction is recorded in a sales ledger, reducing the deposit balance according to the price of the goods taken. In general, the selling prices for deposit and non-deposit aquaculturists are almost the same, but there are some items with different prices based on terms and conditions. These terms include: the buyer is a deposit farmer, purchasing five or more items entitles a 5% discount per transaction, the purchased items are shrimp feed, and the discount applies as long as the deposit funds are still available without a specific nominal limit.

Here are some price lists for shrimp feed (pellets) and agricultural supplies sold at BUMKAM that are currently in effect (prices before a 5% discount):

PELLET FEED	UNIT PRICE
Farbest 1-3	270.000
SC 01-03	282.000
MARINE 1	140.000
MARINE 1-3	265.000

¹⁵ "The Official Website Portal Source of Bumi Dipasena Utama On Access," n.d., <https://bumidipasenautama.smart-tuba.id/artikel/2022/7/1/sejarah-kampung-bumi-dipasena-utama>.

TATA 1-2	307.000
TM 1-3	290.000
KAIOHJI	390.000
BRAVION	226.000

Providing discounts can enhance customer retention (deposit shrimp aquaculturists). When deposit shrimp aquaculturists feel they are getting added value and benefits as members, they are more likely to remain loyal to BUMKAM, thus reducing the likelihood of switching to another place. BUMKAM's operating hours are quite long, open every Monday to Saturday, from 09:00 to 16:00 WIB. BUMKAM is only closed on Sundays and national holidays.

The majority of residents in Bumi Dipasena Utama village work as shrimp aquaculturists, either as owners and managers or as managers who share the profits with pond owners. The shrimp farming process from seeding to harvest takes quite a long time, about 75 to 90 days, depending on the conditions and shrimp population.

To meet their daily needs, some aquaculturists also have side jobs such as fishing in the canals, entrepreneurship, or farming. Due to different economic conditions and various considerations, some aquaculturists choose not to keep money in BUMKAM and only buy shrimp farming necessities in cash. The prices for non-deposit aquaculturists are almost the same as for deposit aquaculturists, but they do not receive a 5% discount for purchasing 5 items or more. They only pay the normal prices. Sometimes, buyers complain about difficulties in obtaining goods, especially shrimp feed. This difficulty is mainly caused by the scarcity of goods due to limited supplies from distributors. Additionally, deposit aquaculturists often buy feed in large quantities to anticipate shortages, so non-deposit aquaculturists have to buy elsewhere at higher prices.

According to Mr. Mujiono, a non-deposit farmer at BUMKAM in Bumi Dipasena Utama village, the practice of buying and selling goods at BUMKAM is in line with general economic activities in the community. Transactions involve agreements between the parties involved. He stated that the prices set by BUMKAM are very good and even relatively cheaper compared to outlets or sellers outside BUMKAM. Mr. Mujiono considers the 5% price difference for minimum purchases of shrimp feed not to be a problem and reasonable because deposit aquaculturists have to deposit money first, whereas non-deposit aquaculturists are free to buy anywhere with their own money.

Mr. Sun, also a non-deposit farmer at BUMKAM in Bumi Dipasena Utama village, expressed that the prices offered by BUMKAM are quite cheap for both shrimp feed and medicines. He feels that the price difference for certain quantity purchases is not a problem and reasonable because those who deposit money in BUMKAM certainly help BUMKAM to grow. Mr. Sun sometimes complains about the availability of stock, especially shrimp feed, which is often hoarded by deposit aquaculturists. However, this only happens at certain times, especially when shrimp feed supplies are low.

Mr. Mui, a deposit farmer at BUMKAM in Bumi Dipasena Utama village, explained that several factors influencing shrimp feed prices include the type of feed, raw material availability, demand, and the scarcity of goods, which sometimes require them to stock up early. He feels that the 5% discount is very helpful in cost-saving.

Mr. Ratno, also a deposit farmer at BUMKAM in Bumi Dipasena Utama village, emphasizes that by depositing money in BUMKAM, worries decrease because all shrimp farming needs are prepared from the beginning. The 5% discount further helps in cost-saving, especially when buying in large quantities. According to him, this price difference is reasonable and does not cause disputes between deposit and non-deposit aquaculturists because it aligns with the initial expenses they have to incur. By depositing money, BUMKAM obtains additional capital to manage its business.

Practices of Pricing in Buying and Selling Goods for Deposit and Non-Deposit Aquaculturists in Village-Owned Enterprises (BUMKAM)

The results of the research from interviews on "Pricing of Goods for Deposit and Non-Deposit Aquaculturists in Terms of Sharia Economic Law" require in-depth analysis to address research problems. Although the dynamics of buying and selling transactions continue to change, it is important to ensure that these practices are in line with the principles of Islamic law.

Objective and systematic analysis of data on the price differences in buying and selling goods at Village-Owned Enterprises (BUMKAM) in Bumi Dipasena Utama village is conducted. The main focus is on determining the price differences between deposit and non-deposit aquaculturists. In practice, the unit price determination of goods at BUMKAM for both deposit and non-deposit aquaculturists is the same and in accordance with the applicable price regulations. However, the difference lies in the discount given to deposit aquaculturists, which is 5% for the purchase of a minimum of 5 or more shrimp feeds in a single transaction. This discount does not apply to non-deposit aquaculturists, thus forming the basis for price differences between the two. The discount is selected with certain conditions to ensure that the price difference is not too significant and is considered reasonable.

The method of discount calculation is based on a simple formula: $\text{Discount} = \text{Total Price of Goods} \times 0.05$ or 5%. The discount is given if the quantity of goods purchased reaches or exceeds 5. Here is an example table of the calculation of a 5% discount.

No.	Type of Feed	Name of Feed	Price of Feed	Amount	Discount 5%	Total price
1.	Shrimp Feed	Farbest	270.000	5	✓	1.350.000
Total Price (before discount)						1.350.000
Discount 5%						67.500
Price after discount						1.

5% discount calculation:

5% discount: $1,350,000 \times 0.05 = \text{Rp. } 67,500$

Total to be paid: $1,350,000 - 67,500 = \text{IDR } 1,282,500$.

Islamic Law Review of Differences in Buying and Selling Prices of Goods for Deposit and Non-Deposit Aquaculturists in Village-Owned Enterprises (BUMKAM).

The price difference in the sale and purchase of goods at the village-owned enterprises between deposit and non-deposit shrimp aquaculturists is not explicitly discussed in detail in Islam. There are no specific Quranic verses or Hadiths that mention the ruling on the price difference in the sale and purchase of goods at the village-owned enterprises between deposit and non-deposit aquaculturists. The issue of whether it is permissible or not actually falls under the general principle that all muamalah (transactional activities) are permissible. This is in accordance with the fiqh rule which states:

"The basic ruling in mu'amalah is that it is permissible unless there is evidence that prohibits it."

As long as there is no evidence prohibiting a muamalah activity, then the muamalah is permissible (mubah). In relation to muamalah, its implementation is left to humans according to the situation and conditions as long as it does not contradict the principles of religion. Based on the above fiqh rule, the ruling on the sale and purchase of goods with a price difference between deposit and non-deposit shrimp aquaculturists under certain conditions is permissible (mubah) until there is evidence that prohibits it. Furthermore, if we look at the basic legal foundation of sale and purchase in Q.S. Al-Baqarah (2): 275.

"Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, 'Trade is [just] like interest.' But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to (dealing in interest or usury)- those are the companions of the Fire; they will abide eternally therein."¹⁶

The verse above clearly and firmly explains the legality of trade and the prohibition of usury (riba). Allah SWT has explicitly permitted trade and forbidden usury. Although both trade and usury seek economic profit, there is a clear difference in their perspectives on obtaining profit, as well as the responsibilities and potential risks of loss arising from economic activities.

The price differences in the sale of goods by the village-owned enterprise for deposit and non-deposit shrimp aquaculturists do not invalidate (fasid) the transactions. Contextually, these transactions comply with the essential elements of trade, which include the presence of a seller and a buyer, the offer and acceptance (sighat), where the buyer (al-murad) is the party purchasing goods from the seller. The buyer provides money either in cash or non-cash (deposit) to the seller as an exchange value, and the seller provides the goods to the buyer under a legitimate sale agreement. The goods being traded are not prohibited (haram) in Islam, such as shrimp feed and saprotan. As the Prophet Muhammad (SAW) said:

"Indeed, Allah and His Messenger have forbidden the sale of alcohol, carrion, pork, and idols."

The reason deposit shrimp aquaculturists receive a lower price from this discount is that they have previously made an oral agreement to deposit their money with the village-owned enterprise as savings, which will later be used as legal tender for payments. Additionally, this money fully becomes the property of the recipient (BUMKAM) to be managed as additional capital. Therefore, different policies are applied between deposit and

¹⁶ "The NU Online Portal Accessed on May 15, 2024,," n.d., <https://quran.nu.or.id/al-baqarah/275> .

non-deposit shrimp aquaculturists, including the price difference for purchasing a minimum of 5 items or more. Essentially, a Muslim is forbidden from consuming his brother's wealth unjustly. This is in accordance with Allah's command in Surah An-Nisa (4):29, which states:

"O you who have believed, do not consume one another's wealth unjustly or send it (in bribery) to the rulers in order that they might aid you to consume a portion of the wealth of the people in sin, while you know it is unlawful " (Surah An-Nisa, 4:29)

The meaning of the verse above clearly emphasizes the importance of adhering to established regulations and not violating religious provisions or agreed-upon conditions, referred to as *al-bathil* (falsehood). We can understand from the verse that there is an element of mutual consent between both parties. Although consent is something that resides deep in the heart, its indicators and signs can be observed. Through the offer and acceptance (*ijab* and *qabul*) or the act of handing over and taking possession, the law uses these forms to indicate consent. Additionally, giving a discount (5%) is permitted as a form of appreciation to the deposit aquaculturists for trusting BUMKAM to manage the money they deposit.

This is the factor that justifies the price difference in the sale of goods between deposit and non-deposit aquaculturists. Both the seller and the buyer mutually agree (*ridha*) in making the contract, which makes this practice permissible (*mubah*).

In practice, there is no element of deception, as the prices and differences in prices and objects are clear, and there is mutual consent between both parties. This is also based on the fact that buyers have never complained about their purchases. If a buyer disagrees with the price difference, the seller does not force the buyer to proceed with the purchase. The price differences in the sale of goods at the village-owned enterprise (BUMKAM) comply with the principles of price determination and market mechanisms according to Islamic economic law.

When setting the price difference, the seller explains it based on the principle of *Ar-Ridha*, which means that the seller provides the goods to the buyer only if the buyer consents and agrees to the price set by the seller. Additionally, the principle of fair competition is upheld, as the seller does not hoard goods (monopolize) and the goods are sold at their fair market value. The principle of honesty is also fulfilled, where the seller states the accurate price to the buyer, which is the prevailing price at that time.

If we consider the general definition of a fair price, it is one that does not lead to exploitation or oppression (injustice), which would otherwise harm one party and benefit another. The price should reflect a benefit to the buyer, where the buyer gains value equivalent to the price paid, thus aligning with the concept of a fair price.

Furthermore, in the context of the issue of uneven distribution of goods resulting in instability in stock and inventory, especially shrimp feed (pellets), upon thorough examination, it is found that this occurrence is not due to intentional and systematic factors, but rather conditions beyond the control of BUMKAM. In fulfilling the need for goods, BUMKAM has not engaged in self-production but instead collaborated with external parties, namely distributors directly partnered with shrimp feed producers, thus BUMKAM cannot fully control the quantity of goods produced needed by the community at present. The scarcity of goods is the main contributing factor. Therefore, it is reasonable that depositing aquaculturists, who are prioritized in this regard, purchase a considerable amount to anticipate shortages.

Islam has prohibited hoarding or anything that obstructs the distribution of goods to

consumers. Hoarding is acquiring a large quantity of goods with the intention of selling them later or at a higher price. However, the situation at BUMKAM does not involve hoarding activities, and thus does not fall under the prohibited distribution practices in Islam.

CONCLUSION

Based on the extensive discussions about "How Deposit and Non-Deposit Systems are Implemented in Aquaculturist is Studied in Islamic Economics" Study at the Village-Owned Enterprises (BUMKAM) of Bumi Dipasena Utama village, the following conclusions can be drawn:

1. In practice, there is a price difference between deposit and non-deposit aquaculturists at the Village-Owned Enterprises, Bumi Dipasena Utama village, where a 5% discount is given under certain conditions for deposit aquaculturists. This agreement is willingly accepted by both parties. The agreement between deposit aquaculturists to deposit money and entrust its management to the Village-Owned Enterprises is done orally for practicality and speed. However, the discount (5%) encourages deposit aquaculturists to purchase goods in large quantities, sometimes causing uneven distribution of goods, especially affecting non-deposit aquaculturists who struggle to find available goods.
2. From the perspective of Sharia economic law, the implementation of sale and purchase of goods by deposit and non-deposit aquaculturists at the Village-Owned Enterprises, Bumi Dipasena Utama village, is deemed valid. The price difference that occurs in the sale and purchase of goods is in accordance with Islamic principles as the conditions for determining the price have been met, resulting in a fair price in Islam. Similarly, the transactions conducted do not violate Sharia law and fulfill all its conditions. Both buyers and the Village-Owned Enterprises willingly engage in transactions without coercion. The instability in stock and inventory is not caused by the application of a 5% discount or intentional hoarding but rather by the decrease in supply quantity from distributors beyond the control of BUMKAM. Therefore, based on these factors, the price difference in the sale and purchase of goods at the village-owned enterprise, Bumi Dipasena Utama village, is in accordance with the concept of price in Islam, making it permissible (mubah). Likewise, the sale and purchase conducted comply with Sharia economic law as they meet all the requirements and conditions of sale according to Islam, making these transactions valid.

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